

**State of Michigan
Department of Labor & Economic Growth
Office of Financial and Insurance Services**

**Enforcement Actions
July – September 2006**

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Acstar Insurance Company New Britain, CT	06-4150	Insurance	Notice of Opportunity to Show Compliance	04-13-06	MCL 500.438(3) Failure to Respond	Consent Order	07-17-06	\$1,000 Market Conduct Fee
Berkshire Hathaway Life Insurance Company of Nebraska Omaha, NE	06-4541	Insurance	Notice of Opportunity to Show Compliance	07-24-06	MCL 500.438(3) Failure to Respond	Consent Order	08-01-06	\$1,000 Market Conduct Fee
Christian, Crystal Lee Colorado Springs, CO	06-4011	Insurance	Notice of Opportunity to Show Compliance	03-14-06	MCL 500.1239 Misconduct of Business	Final Decision	09-12-06	License Revoked
Eddy, Kirk G. Grand Blanc, MI	06-4293	Securities	Proposed Consent Order	07-05-06	MCL 451.501 Unlawful Practices	Consent Order	08-09-06	License Revoked
Eddy, Kirk G. Grand Blanc, MI	06-4294	Insurance	Proposed Consent Order	07-05-06	MCL 500.1239 Misconduct of Business	Consent Order	08-09-06	License Revoked
Fresh Start Debt Relief Petoskey, MI	06-3955	Securities	Cease and Desist Order	01-05-06	MCL 451.411 Non Protection	Final Cease and Desist Order	08-03-06	Cease and Desist Order
Fuller, Patrick Lorenz East Lansing, MI	06-4602	Insurance	Proposed Consent Order	07-27-06	MCL 500.1239 Misconduct of Business	Consent Order	08-09-06	\$3,000 Civil Penalty
Fuller, Lori Hacker East Lansing, MI					MCL 500.2018 Fraudulent Statements			

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Future First Financial Group Ponte Verda Beach, FL	06-1861	Insurance	Cease and Desist Order	10-03-03	MCL 500.1204(4) Non Payment/Testing	Final Cease and Desist Order	08-23-06	Cease and Desist Order
PM Associates Okemos, MI	06-1861	Insurance			MCL 500.1204(4) Non Payment/Testing			
Impact Financial Group Troy, MI	06-3981	Mortgage	Cease and Desist Order	02-06-06	MCL 445.1672(b) Misrepresentation	Final Cease and Desist Order	08-10-06	Cease and Desist Order
Intermountain Marketing Associates, LLC Coeur D, ID	06-1860	Securities	Cease and Desist Order	10-03-03	MCL 451.701 Unlicensed Activity	Final Cease and Desist Order	08-23-06	Cease and Desist Order
Kaufman Bros., LP New York, NY	06-4221	Securities	Notice of Opportunity to Show Compliance	06-07-06	MCL 451.604 Failure to Respond	Consent Order	07-21-06	\$1,000 Market Conduct Fee
Levendoski, Raymond A. Armada, MI	06-4707	Insurance	Cease and Desist Order	08-11-06	MCL 500.1207 Unlawful Behavior of an Agent MCL 500.1232 Unlicensed Acts MCL 500.1236 No Written Agreement MCL 500.2005 Misrepresentation	Final Cease and Desist Order	09-11-06	\$350 Restitution
Milewski, Ray S. Eagle River, WI	06-3695	Insurance	Proposed Consent Order	01-05-06	MCL 500.1239 Misconduct of Business	Final Decision	08-23-06	License Revoked
Mize, Lisa Sue Summersville, WV	06-4013	Insurance	Notice of Opportunity to Show Compliance	09-12-06	MCL 500.1239 Misconduct of Business	Final Decision	09-12-06	License Revoked

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Mortgage Express of MI, Inc. Toma, Diana Sterling Heights, MI	06-4270	Mortgage	Proposed Consent Order	07-06-06	MCL 445.1652 Unlicensed Activity	Consent Order	07-17-06	\$1,000 Civil Penalty
Mullen, Jams Robert Traverse City, MI	06-3730	Insurance	Notice of Opportunity to Show Compliance	08-29-05	MCL 500.1239 Misconduct of Business	Final Decision	07-21-06	License Revoked
Pearson, David Ultimate Casualty Insurance Co. Roseville, MI	06-4850	Insurance	Cease and Desist Order	09-22-06	MCL 500.1201(a) MCL 500.402 Unlicensed Activity MCL 500.4503 Fraudulent Insurance Acts	Final Cease and Desist Order	09-25-06	Cease and Desist Order
Phillips Securities Inc. Oklahoma City, OK	06-4217	Securities	Notice of Opportunity to Show Compliance	06-07-06	MCL 451.604 Failure to Respond	Consent Order	07-25-06	\$1,000 Market Conduct Fee
Phoenix Rising Associates Jenison, MI	06-3498	Securities	Cease and Desist Order	08-04-06	MCL 451.501 Unlawful Practices	Final Cease and Desist Order	08-04-06	Cease and Desist Order
Rushlo, Kevin T. Showlow, AZ	06-4708	Insurance	Proposed Consent Order	08-11-06	MCL 500.1239 Misconduct of Business	Consent Order to Cease and Desist	09-05-06	\$1,000 Civil Penalty License Revoked
Seawright, Terrance Bernard Philadelphia, PA	06-4012	Insurance	Notice of Opportunity to Show Compliance	03-14-06	MCL 500.1239 Misconduct of Business	Final Decision	08-02-06	License Revoked
Stavale, David Southfield, MI	06-4250	Mortgage	Proposed Consent Order	06-29-06	MCL 445.1652 Unlicensed Activity	Consent Order	07-07-06	\$1,000 Civil Penalty
Target Oil and Gas Danville, KY	06-3956	Securities	Cease and Desist Order	07-07-06	MCL 451.501 Unlawful Practices MCL 451.701 Unregistered Sale of Securities	Final Decision	08-30-06	Cease and Desist Order

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Vinson, Andrea Castlerock Funds, Inc. Marine City, MI	05-4273	Mortgage	Proposed Stipulation and Consent Order	07-12-06	MCL 445.1652 Unlicensed Activity	Consent Order & Stipulation	07-25-06	\$1,000 Civil Penalty Fee
Wershay, Steven V. Milwaukee, WI	06-4265	Insurance	Notice of Opportunity to Show Compliance	05-19-06	MCL 500.1207(3) Rewarding or remunerating for procuring or inducing business	Consent Order & Stipulation	08-29-06	License Revoked